

FORM B1		United States Bankruptcy Court Western District of New York		Voluntary Petition																
Name of Debtor (if individual, enter Last, First, Middle): Cheney, Daryl Richard			Name of Joint Debtor (Spouse) (Last, First, Middle): Cheney, Lisa Marie																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): AKA Lisa Ruckdeschel																	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-3203			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-2538																	
Street Address of Debtor (No. & Street, City, State & Zip Code): 61 Limerick Lane Rochester, NY 14606			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 61 Limerick Lane Rochester, NY 14606																	
County of Residence or of the Principal Place of Business: Monroe			County of Residence or of the Principal Place of Business: Monroe																	
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor (if different from street address above):																				
Information Regarding the Debtor (Check the Applicable Boxes)																				
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																				
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																	
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																				
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>						1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49	50-99	100-199	200-999		1000-over														
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>														
Estimated Assets <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million													
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
Estimated Debts <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): FORM B1, Page 2 Cheney, Daryl Richard Cheney, Lisa Marie	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Daryl Richard Cheney</u> Signature of Debtor Daryl Richard Cheney</p> <p>X <u>/s/ Lisa Marie Cheney</u> Signature of Joint Debtor Lisa Marie Cheney</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>September 28, 2005</u> Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u>/s/ Steven A. Alpert NY</u> <u>September 28, 2005</u> Signature of Attorney for Debtor(s) Date Steven A. Alpert NY SA3150</p> <hr/> <p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>

<p style="text-align: center;">Signature of Attorney</p> <p>X <u>/s/ Steven A. Alpert NY</u> Signature of Attorney for Debtor(s) Steven A. Alpert NY SA3150 Printed Name of Attorney for Debtor(s) Price Law Group, APC Firm Name 225 West 34th Street, Suite 300 New York, NY 10122 Address <u>(212)279-0066 Fax: (212)279-0177</u> Telephone Number <u>September 28, 2005</u> Date</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____ Printed Name of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____ Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Bankruptcy Petition Preparer</p> <p>_____ Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
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<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	
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United States Bankruptcy Court
Western District of New York

In re **Daryl Richard Cheney,**
Lisa Marie Cheney

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	142,000.00		
B - Personal Property	Yes	4	49,572.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		160,654.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		51,803.19	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,147.07
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,206.31
Total Number of Sheets of ALL Schedules		21			
Total Assets			191,572.00		
Total Liabilities				212,457.19	

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Primary residence is located at: 61 Limerick Lane Rochester, NY 14606	Fee simple	-	142,000.00	129,000.00
House was purchased in 2001 for \$138,000. Valuation is based on a recent market analysis and comparables from a realtor. Both debtor and co-debtor are on the deed. Debtor only is on the mortgage.				

Sub-Total > **142,000.00** (Total of this page)

Total > **142,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 2-05-25189-JCN, Doc 1, Filed 09/28/05, Entered 09/28/05 15:23:40,

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking and savings accounts ESL FCU	-	25.00
		Checking and savings accounts Summit FCU	J	75.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods, furnishings, appliances, and electronics, including: 2 refrigerators (\$350) 3 televisions (\$450) 2 couches (\$175) 2 tables & 12 chairs (\$300) kitchen appliances (\$100) kitchen ware, utensils, pots & pans (\$100) 3 beds (\$300) 4 dressers (\$400) 1 stove (\$100) 1 toaster (\$20) 2 desks (\$30) 2 book shelves (\$25) 2 coffee tables (\$100) washer and dryer (\$125) 2 end tables (\$30) 6 lamps (\$50)	-	2,655.00

Sub-Total > **2,755.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

Case 2-05-25189-JCN, Doc 1, Filed 09/28/05, Entered 09/28/05 15:23:40,

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		dvd player (\$100) 4 vcrs (\$200) 1 7 year old computer (\$50) 1 stereo (\$100) microwave (\$30) 2 alarm clocks (\$15) lawn mower (\$35) various hand tools including screw drivers, hand saws, hammers, and wrenches (\$20) vacuum cleaner (\$25)	J	575.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, cd's and music and movie tapes, including: 200 cd's (\$200) 90 video tapes (\$90) 12 DVDs (\$60)	-	350.00
6. Wearing apparel.		Personal clothing & apparel (\$500)	-	500.00
7. Furs and jewelry.		Wedding bands (\$200) & 2 watches (\$25 each)	-	250.00
		costume jewelry (\$20)	J	20.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Debtors each have a blended life insurance policy through his previous employer with minimal cash values. Said policies are held with Met Life.	J	30.00
		Co-Debtor has a whole life insurance policy through All State with a cash surrender value of \$1,500.	W	1,500.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Debtor has an ERISA-qualified pension plan (not property of the estate) through his previous employer.	H	15,242.00
		ERISA-qualified 401(k) plan (not property of the estate) through debtor's current employer.	J	300.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

Sub-Total > **18,767.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

Case 2-05-25189-JCN, Doc 1, Filed 09/28/05, Entered 09/28/05 15:23:40,

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

Case 2-05-25189-JCN, Doc 1, Filed 09/28/05, Entered 09/28/05 15:23:40,

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Subaru Forester with approximately 24,500 miles. Encumbered. To be retained. Good condition. Kelly Blue Book Private Party Value. Vehicle is titled in debtor's name only.	-	15,395.00
		2003 Kia Sedona with approximately 25,650 miles. Fully encumbered. To be retained. Good condition. Kelly Blue Book Private Party Value. Vehicle is titled in debtor's name only.	-	12,655.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		1 cat & 1 fish (no resale value)	J	0.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **28,050.00**
(Total of this page)
Total > **49,572.00**

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 2-05-25189-JCN, Doc 1, Filed 09/28/05, Entered 09/28/05 15:23:40,

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property			
Primary residence is located at: 61 Limerick Lane Rochester, NY 14606	NYCPLR § 5206(a)	20,000.00	142,000.00
House was purchased in 2001 for \$138,000. Valuation is based on a recent market analysis and comparables from a realtor. Both debtor and co-debtor are on the deed. Debtor only is on the mortgage.			
Household Goods and Furnishings			
Miscellaneous household goods, furnishings, appliances, and electronics, including: 2 refrigerators (\$350) 3 televisions (\$450) 2 couches (\$175) 2 tables & 12 chairs (\$300) kitchen appliances (\$100) kitchen ware, utensils, pots & pans (\$100) 3 beds (\$300) 4 dressers (\$400) 1 stove (\$100) 1 toaster (\$20) 2 desks (\$30) 2 book shelves (\$25) 2 coffee tables (\$100) washer and dryer (\$125) 2 end tables (\$30) 6 lamps (\$50)	NYCPLR § 5205(a)(5)	2,655.00	2,655.00
Wearing Apparel			
Personal clothing & apparel (\$500)	NYCPLR § 5205(a)(5)	500.00	500.00
Furs and Jewelry			
Wedding bands (\$200) & 2 watches (\$25 each)	NYCPLR § 5205(a)(6)	250.00	250.00
Interests in Insurance Policies			
Debtors each have a blended life insurance policy through his previous employer with minimal cash values. Said policies are held with Met Life.	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)	30.00	30.00
Co-Debtor has a whole life insurance policy through All State with a cash surrender value of \$1,500.	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)	1,500.00	1,500.00

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Debtor has an ERISA-qualified pension plan (not property of the estate) through his previous employer.	Debtor & Creditor Law § 282(2)(e)	15,242.00	15,242.00
ERISA-qualified 401(k) plan (not property of the estate) through debtor's current employer.	Debtor & Creditor Law § 282(2)(e)	300.00	300.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2002 Subaru Forester with approximately 24,500 miles. Encumbered. To be retained. Good condition. Kelly Blue Book Private Party Value. Vehicle is titled in debtor's name only.	Debtor & Creditor Law § 282(1)	909.00	15,395.00

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxx6702 Chase Manhattan Mortgage Corp. 200 Old Wilson Bridge Rd. Worthington, OH 43085	J	2000 Mortgage Primary residence is located at: 61 Limerick Lane Rochester, NY 14606 House was purchased in 2001 for \$138,000. Valuation is based on a recent market analysis and comparables				129,000.00	0.00
		Value \$ 142,000.00					
Account No. xxxx5125 ESL Federal Credit Union 100 Kings Highway Rochester, NY 14617	J	2002 Auto loan 2002 Subaru Forester with approximately 24,500 miles. Encumbered. To be retained. Good condition. Kelly Blue Book Private Party Value.				14,486.00	0.00
		Value \$ 15,395.00					
Account No. xxxx5135 ESL Federal Credit Union 100 Kings Highway Rochester, NY 14617	J	2003 Auto loan 2003 Kia Sedona with approximately 25,650 miles. Fully encumbered. To be retained. Good condition. Kelly Blue Book Private Party Value.				17,168.00	4,513.00
		Value \$ 12,655.00					
Account No.							
		Value \$					
Subtotal (Total of this page)						160,654.00	
Total (Report on Summary of Schedules)						160,654.00	

0 continuation sheets attached

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		2001 Collection Account				
Accounts Receivable Management P.O. Box 637 Bellmawr, NJ 08099-0637	J					893.77
Account No. VP 2601		2003 Collection Account				
Alliance One 1160 Centre Pointe Dr Suite 1 Saint Paul, MN 55120	J					512.00
Account No. xxxxxxxxxxxx2003		2005 Collection Account				
Bronson & Migliaccion, LLP Attorneys at Law 415 Lawrence Bell Drive Buffalo, NY 14221	H					1,978.00
Account No. xxxx xxxx xxxx 3245		2003 Credit Card				
Capital One PO Box 85015 Richmond, VA 23225-5015	J					1,760.00
Subtotal (Total of this page)						5,143.77

6 continuation sheets attached

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Relin Goldstein & Crane 1800 First Federal Plaza Rochester, NY 14614				
Representing: Capital One							
Account No.			Rochester City Court Case No 2005 CV-15905 6 Hall of Justice 99 Exchange Boulevard Rochester, NY 14614-2199				
Representing: Capital One							
Account No. xxxx xxxx xxxx 4360		J	2003 Credit Card				6,011.00
Chase Manhattan Auto,Bky & Probate Depart 900 Stewart Avenue Garden City, NY 11530							
Account No. xxxx xxxx xxxx 9331		J	2003 Credit Card				3,002.00
Citi Financial 1200 Ulster Ave., Suite 3 P.O. Box 6237 Kingston, NY 12402-6237							
Account No. BUFF7401		J	2003 Consumer Debt				800.00
Devcon 2500 N. Tamiami Trail Suite 212 Naples, FL 34103							
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			9,813.00

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx xxxx xxxx 0633	J	2003 Credit Card				4,690.00
Direct Rewards P.O. Box 21550 Tulsa, OK 74121-1550						
Account No. xxxx xxxx xxxx 0863	J	2003 Credit Card				1,783.00
Emerge Mastercard P. O. Box 105655 Atlanta, GA 30348						
Account No. xxxx xxxx xxxx 0633	J	2003 Credit Card				4,930.00
Encore Receivable Management Inc. P.O. Box 3330 Olathe, KS 66063-3330						
Account No. xxxxxx-xxx-xxx-5792	J	2003 Consumer Debt				600.00
Fashion Bug 745 Center Street Milford, OH 45150						
Account No. xxxx xxxx xxxx 8840	J	2003 Collection Account				1,324.00
First Consumers National Bank 9310 Southwest Gemini Drive Beaverton, OR 97078-0001						
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			13,327.00

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx xxxx xxxx 7239 Fleet Credit Card Services Attn: Bankruptcy Department P.O. Box 961 Horsham, PA 19044-9908	J	2003 Credit Card				3,465.00
Account No. xxxx xxxx xxxx 6301 Household Credit Services P.O. Box 17051 Baltimore, MD 21297-1051	J	2003 Credit Card				894.00
Account No. xxxx xx5813 JC Penney PO Box 981131 El Paso, TX 79998	J	2003 Credit Card				650.00
Account No. Jefferson Capital Systems LLC 16 McLeland Road Saint Cloud, MN 56303	J	2000 Collection Account				3,919.79
Account No. xxx xx 2538 Monroe Ambulance 318 Smith St. Rochester, NY 14608	J	2003 Medical Bill				50.00
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						8,978.79
Subtotal (Total of this page)						8,978.79

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. NCC Business Services, Inc. 3733 University Blvd West Suite 300 Jacksonville, FL 32217	J	2001 Collection Account				3,085.74
Account No. xxxx xxxx xxxx 8840 NCO Financial PO Box 6247 Dept 64 Virginia Beach, VA 23466	J	2003 Collection Account				1,032.00
Account No. 70SY Y3 NCO Financial Systems 507 Prudential Road Horsham, PA 19044	J	2003 Collection Account				650.00
Account No. xx6579 North Shore Agency P.O. Box 8999 Westbury, NY 11590-8999	J	2003 Collection Account				31.00
Account No. xxxxxx x9431 North Shore Agency 751 Summa Ave. Westbury, NY 11590	J	2003 Collection Agency				40.00
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,838.74

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx8561 OSI Collection Services, Inc. P.O. Box 946 Brookfield, WI 53008-0964	J	2003 Collection Account				580.00
Account No. Platinum Recovery Solutions POB 3708 Omaha, NE 68103	J	2001 Collection Account				1,469.19
Account No. xxx9783 Professional Recovery Services P.O. Box 1880 Voorhees, NJ 08043	J	2003 Collection Account				678.00
Account No. xxxx xxxx xxxx 1065 Providian P.O. Box 660433 Dallas, TX 75266-0433	J	2003 Credit Card				3,177.00
Account No. xxxx xxxx xxxx 3807 Providian P.O. Box 660433 Dallas, TX 75266-0433	J	2003 Credit Card				1,385.00
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						7,289.19
Subtotal (Total of this page)						7,289.19

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2002 Collection Account				
Relin, Goldstein & Crane, LLP Joseph M. Shur 1800 First Federal Plaza Rochester, NY 14614		J					1,832.70
Account No. xxxx xxxx xxxx 5339			2003 Consumer Debt				
The Home Depot Processing Center Des Moines, IA 50364-0500		J					580.00
Account No.							
Account No.							
Account No.							
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							2,412.70
Subtotal (Total of this page)							
Total (Report on Summary of Schedules)							51,803.19

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **Daryl Richard Cheney,
Lisa Marie Cheney**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Daryl Richard Cheney**
Lisa Marie Cheney Debtor(s) Case No. _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP	AGE
	Daughter Son	14 9
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Senior Software Engineer	Housewife
Name of Employer	Inscitek Microsystems, Inc.	Housewife
How long employed	2 months	
Address of Employer	635 Crosskeys Fairport, NY 14450	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ 6,666.67	\$ 0.00
	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 6,666.67	\$ 0.00

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **Flexible Spending Account**

	\$ 1,169.60	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 350.00	\$ 0.00
	\$ 0.00	\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

	\$ 1,519.60	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 5,147.07	\$ 0.00

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00

TOTAL MONTHLY INCOME

\$ 5,147.07	\$ 0.00
--------------------	----------------

TOTAL COMBINED MONTHLY INCOME \$ **5,147.07**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Unknown.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	1,458.00
Are real estate taxes included?	Yes <u>X</u>	No <u> </u>	
Is property insurance included?	Yes <u>X</u>	No <u> </u>	
Utilities:			
Electricity and heating fuel		\$	192.00
Water and sewer		\$	44.50
Telephone		\$	35.00
Other	<u>See Detailed Expense Attachment</u>	\$	225.00
Home maintenance (repairs and upkeep)		\$	191.10
Food		\$	900.00
Clothing		\$	95.00
Laundry and dry cleaning		\$	65.00
Medical and dental expenses		\$	80.00
Transportation (not including car payments)		\$	350.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	75.00
Charitable contributions		\$	42.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	109.02
Health		\$	0.00
Auto		\$	116.00
Other	<u>See Detailed Expense Attachment</u>	\$	51.69
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	405.00
Other	<u>2nd Vehicle</u>	\$	457.00
Other	_____	\$	0.00
Other	_____	\$	0.00
Alimony, maintenance, and support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other	<u>See Detailed Expense Attachment</u>	\$	315.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	5,206.31

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	N/A
B. Total projected monthly expenses		\$	N/A
C. Excess income (A minus B)		\$	N/A
D. Total amount to be paid into plan each _____		\$	N/A
	(interval)		

In re **Daryl Richard Cheney**
Lisa Marie Cheney

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cable TV	\$	115.00
Internet	\$	30.00
Cell phones	\$	80.00
Total Other Utility Expenditures	\$	225.00

Other Insurance Expenditures:

AFLAC cancer insurance	\$	40.91
Pet injury insurance	\$	10.78
Total Other Insurance Expenditures	\$	51.69

Other Expenditures:

Personal care	\$	150.00
Pet care	\$	55.00
bank & postage fees	\$	35.00
Contingency	\$	75.00
Total Other Expenditures	\$	315.00

**United States Bankruptcy Court
Western District of New York**

In re **Daryl Richard Cheney
Lisa Marie Cheney**

Debtor(s)

Case No. _____
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 28, 2005**

Signature **/s/ Daryl Richard Cheney**
Daryl Richard Cheney
Debtor

Date **September 28, 2005**

Signature **/s/ Lisa Marie Cheney**
Lisa Marie Cheney
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

In re **Daryl Richard Cheney**
Lisa Marie Cheney

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$89,574.00	2003 Gross Income
\$97,022.00	2004 Gross Income
\$46,164.00	2005 Gross Income (YTD)

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

- None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
ESL Credit Union 100 King's Highway South Rochester, NY 14617	Last 90 days	\$1,215.00	\$14,486.00
ESL Credit Union 100 King's Highway South Rochester, NY 14617	Last 90 days	\$1,371.00	\$17,168.00
Chase Manhattan Mortgage Corp. 200 Old Wilson Bridge Rd. Columbus, OH 43085	Last 90 days	\$4,374.00	\$129,000.00

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One Bank v. Cheney 2005-CV-15905	Suit to Collect Debt	Rochester City Court	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Price Law Group, APC 225 West 34th Street Suite 403 New York, NY 10211	2005	\$850 plus filing fee
Clarion Credit Management PO Box 40 Columbia, MD 21045	September 2003 to September 2004	\$615 per month

10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
John Hancock	401(k)	\$1280 balance at time of closing in May 2005. Proceeds were used to pay daily living expenses.

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **September 28, 2005**

Signature **/s/ Daryl Richard Cheney**
Daryl Richard Cheney
Debtor

Date **September 28, 2005**

Signature **/s/ Lisa Marie Cheney**
Lisa Marie Cheney
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of New York

In re **Daryl Richard Cheney**
Lisa Marie Cheney

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	Primary residence is located at: 61 Limerick Lane Rochester, NY 14606 House was purchased in 2001 for \$138,000. Valuation is based on a recent market analysis and comparables from a realtor. Both debtor and co- debtor are on the deed	Chase Manhattan Mortgage Corp.	Debtor will retain collateral and continue to make regular payments.		
2.	2003 Kia Sedona with approximately 25,650 miles. Fully encumbered. To be retained. Good condition. Kelly Blue Book Private Party Value. Vehicle is titled in debtor's name only.	ESL Federal Credit Union	Debtor will retain collateral and continue to make regular payments.		
3.	2002 Subaru Forester with approximately 24,500 miles. Encumbered. To be retained. Good condition. Kelly Blue Book Private Party Value. Vehicle is titled in debtor's name only.	ESL Federal Credit Union	Debtor will retain collateral and continue to make regular payments.		

In re **Daryl Richard Cheney**
Lisa Marie Cheney Debtor(s) Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date **September 28, 2005**

Signature **/s/ Daryl Richard Cheney**
Daryl Richard Cheney
Debtor

Date **September 28, 2005**

Signature **/s/ Lisa Marie Cheney**
Lisa Marie Cheney
Joint Debtor

**United States Bankruptcy Court
Western District of New York**

In re **Daryl Richard Cheney
Lisa Marie Cheney**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>850.00</u>
Prior to the filing of this statement I have received.....	\$	<u>850.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **PLG may use a local counsel at the 341(a) meeting. Approximately \$50-\$200 is paid for such appearances. This will result in no additional cost to the Debtor.**

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 28, 2005

/s/ Steven A. Alpert NY

**Steven A. Alpert NY SA3150
Price Law Group, APC
225 West 34th Street, Suite 300
New York, NY 10122
(212)279-0066 Fax: (212)279-0177**

**United States Bankruptcy Court
Western District of New York**

In re **Daryl Richard Cheney
Lisa Marie Cheney**

Debtor(s)

Case No. _____
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 28, 2005**

/s/ Daryl Richard Cheney

Daryl Richard Cheney

Signature of Debtor

Date: **September 28, 2005**

/s/ Lisa Marie Cheney

Lisa Marie Cheney

Signature of Debtor

Accounts Receivable Management
P.O. Box 637
Bellmawr, NJ 08099-0637

Alliance One
1160 Centre Pointe Dr
Suite 1
Saint Paul, MN 55120

Bronson & Migliaccion, LLP
Attorneys at Law
415 Lawrence Bell Drive
Buffalo, NY 14221

Capital One
PO Box 85015
Richmond, VA 23225-5015

Chase Manhattan
Auto, Bky & Probate Depart
900 Stewart Avenue
Garden City, NY 11530

Chase Manhattan Mortgage Corp.
200 Old Wilson Bridge Rd.
Worthington, OH 43085

Citi Financial
1200 Ulster Ave., Suite 3
P.O. Box 6237
Kingston, NY 12402-6237

Devcon
2500 N. Tamiami Trail
Suite 212
Naples, FL 34103

Direct Rewards
P.O. Box 21550
Tulsa, OK 74121-1550

Emerge Mastercard
P. O. Box 105655
Atlanta, GA 30348

Encore Receivable Management Inc.
P.O. Box 3330
Olathe, KS 66063-3330

ESL Federal Credit Union
100 Kings Highway
Rochester, NY 14617

Fashion Bug
745 Center Street
Milford, OH 45150

First Consumers National Bank
9310 Southwest Gemini Drive
Beaverton, OR 97078-0001

Fleet Credit Card Services
Attn: Bankruptcy Department
P.O. Box 961
Horsham, PA 19044-9908

Household Credit Services
P.O. Box 17051
Baltimore, MD 21297-1051

JC Penney
PO Box 981131
El Paso, TX 79998

Jefferson Capital Systems LLC
16 McLeland Road
Saint Cloud, MN 56303

Monroe Ambulance
318 Smith St.
Rochester, NY 14608

NCC Business Services, Inc.
3733 University Blvd West
Suite 300
Jacksonville, FL 32217

NCO Financial
PO Box 6247 Dept 64
Virginia Beach, VA 23466

NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

North Shore Agency
P.O. Box 8999
Westbury, NY 11590-8999

North Shore Agency
751 Summa Ave.
Westbury, NY 11590

OSI Collection Services, Inc.
P.O. Box 946
Brookfield, WI 53008-0964

Platinum Recovery Solutions
POB 3708
Omaha, NE 68103

Professional Recovery Services
P.O. Box 1880
Voorhees, NJ 08043

Providian
P.O. Box 660433
Dallas, TX 75266-0433

Relin Goldstein & Crane
1800 First Federal Plaza
Rochester, NY 14614

Relin, Goldstein & Crane, LLP
Joseph M. Shur
1800 First Federal Plaza
Rochester, NY 14614

Rochester City Court
Case No 2005 CV-15905
6 Hall of Justice
99 Exchange Boulevard
Rochester, NY 14614-2199

The Home Depot
Processing Center
Des Moines, IA 50364-0500